



11/11 3693

**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3693
PATENT**

Attorney Docket No. 05793.3026-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Jeremy P. CLIFFORD et al.)	Group Art Unit: 3693
)	
Application No.: 09/838,194)	Examiner: Jocelyn Greimel
)	
Filed: April 20, 2001)	Confirmation No.: 1551
)	
For: SYSTEM AND METHOD FOR)	Mail Stop AF
OFFERING CUSTOMIZED)	
CREDIT CARD PRODUCTS)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR RECONSIDERATION

Applicants to the Final Office Action mailed November 17, 2006, the period for response to which extends to February 20, 2007 (February 17, 2007 is a Saturday and February 19, 2007 is a Federal Holiday), and pursuant to 37 C.F.R. § 1.116, as follows:

Remarks/Arguments follow the amendment sections of this paper.